

PATENT
AUS920010441US1
(9000/44)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

DWIP N. BANERJEE, RABINDRANATH DUTTA,
LORIN E. ULLMANN

Serial No.

Filed:

Title: METHOD, PROGRAM, AND SYSTEM FOR
RESETTING THE VALUE OF A COUPON
BASED ON MARKET INFORMATION

Examiner:

Group Art Unit:



INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97-1.98, Applicants would like to call the Examiner's attention to the references listed on the enclosed form PTO-1449. Copies of these references are also enclosed.

Applicants believe that none of the listed references, alone or in combination disclose or suggest Applicant's claimed invention.


Dated: OCTOBER 24, 2001

Respectfully submitted,

CARDINAL LAW GROUP
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1603 Orrington Avenue
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A handwritten signature in black ink, appearing to read "Frank C. Nicholas", written over a horizontal line.
FRANK C. NICHOLAS
Registration No. (33,983)
Attorney for Applicant

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| FORM PTO-1449 | SERIAL NO. | CASE NO. AUS920010441US1 (9000/44) |
| LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT | FILING DATE | GROUP ART UNIT |
| (use several sheets if necessary) | APPLICANT(S): DWIP N. BANERJEE RABINDRANATH DUTTA LORIN E. ULLMANN | |

J1017 U.S. PTO
 10/042481

 01/09/02

REFERENCE DESIGNATION U.S. PATENT DOCUMENTS

| EXAMINER INITIAL | | DOCUMENT NUMBER | FILING DATE | NAME | CLASS/ SUBCLASS | FILING DATE |
|---------------------|----|--------------------|----------------|-----------------|--------------------|----------------|
| | A1 | 6,185,541 B1 | 02/06/01 | SCROGGIE ET AL. | | |
| | A2 | 6,041,309 | 03/21/00 | LAOR | | |
| | A3 | 6,009,411 | 12/28/99 | KEPECS | | |
| | A4 | 5,970,469 | 10/19/99 | SCROGGIE ET AL. | | |
| | A5 | 5,903,874 | 05/11/99 | LEONARD ET AL. | | |
| | A6 | 5,855,007 | 12/29/98 | JOVICIC ET AL. | | |

FOREIGN PATENT DOCUMENTS

| EXAMINER INITIAL | | DOCUMENT NUMBER | PUBLICATION DATE | COUNTRY | CLASS/ SUBCLASS | TRANSLATION YES NO |
|---------------------|--|--------------------|---------------------|---------|--------------------|-----------------------|
| | | | | | | |

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|---------------------|---|--|
| EXAMINER INITIAL | OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.) | |
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| EXAMINER | DATE CONSIDERED |
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.